

Information to identify the case:

Debtor 1	Maria C Cerda	Social Security number or ITIN	xxx-xx-8153
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	18-22935-SLM		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Maria C Cerda

9/14/21

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Maria C Cerda
Debtor

Case No. 18-22935-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Sep 14, 2021

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2021:

Recip ID	Recipient Name and Address
db	+ Maria C Cerda, 106 Luddington Ave, Clifton, NJ 07011-3224
517615095	+ DISCOVER BANK, 502 E MARKET ST, GREENWOOD, DE 19950-9700
517741307	+ HomeBridge Financial Services, Inc., c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
517903119	New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675, Greenville, SC 29603-0675
517907863	New Penn Financial, LLC d/b/a Shellpoint Mortgage, Servicing., Shellpoint Mortgage Servicing, P.O. Box 10675, Greenville, SC 29603-0675
519249170	+ NewRez LLC dba Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 14 2021 21:10:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 14 2021 21:10:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: bankruptcynotice@nymcu.org	Sep 14 2021 21:10:00	Municipal Credit Union, 22 Cortlandt Street, Floor 27, New York, NY 10007
517615092	+ Email/Text: clientservices@credit-control.com	Sep 14 2021 21:10:00	CENTRAL LOAN ADMIN & R, 425 PHILLIPS BLVD, EWING, NJ 08618-1430
517615094	+ EDI: CITICORP.COM	Sep 15 2021 00:58:00	CITI, PO BOX 6190, SIOUX FALLS, SD 57117-6190
517615096	+ EDI: DISCOVER.COM	Sep 15 2021 00:58:00	DISCOVER FIN SVCS LLC, PO BOX 15316, WILMINGTON, DE 19850-5316
517629203	EDI: DISCOVER.COM	Sep 15 2021 00:58:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517633761	+ EDI: DISCOVERPL	Sep 15 2021 00:58:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
517615093	EDI: JPMORGANCHASE	Sep 15 2021 00:58:00	CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
517732793	Email/PDF: resurgentbknofications@resurgent.com	Sep 14 2021 21:18:39	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517615097	Email/Text: bankruptcynotice@nymcu.org	Sep 14 2021 21:10:00	MUNICIPAL CREDIT UNION, 185 MONTAGUE ST, BROOKLYN, NY 11201
517742172	Email/Text: bankruptcynotice@nymcu.org	Sep 14 2021 21:10:00	MUNICIPAL CREDIT UNION, 22 CORTLANDT ST 24 FL, NEW YORK, NY 10007-3145
517615098	+ EDI: CITICORP.COM	Sep 15 2021 00:58:00	UNVL/CITI, PO BOX 6241, SIOUX FALLS, SD

District/off: 0312-2

User: admin

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Date Rcvd: Sep 14, 2021

Form ID: 3180W

Total Noticed: 20

517721725

+ EDI: AIS.COM

57117-6241

Sep 15 2021 00:58:00

Verizon, by American InfoSource as agent, 4515
N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517907864		New Penn Financial, LLC d/b/a Shellpoint Mortgage, Servicing,, Shellpoint Mortgage Servicing, P.O. Box 10675, Greenville, SC 29603-0675, New Penn Financial, LLC d/b/a Shellpoint
517885317	*+	HomeBridge Financial Services, Inc., c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
517885318	*+	HomeBridge Financial Services, Inc., c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 16, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2021 at the address(es) listed below:

Name	Email Address
Daniel Kenneth Wiig	on behalf of Creditor Municipal Credit Union dwiig@nymcu.org
Maria Cozzini	on behalf of Creditor NewRez LLC D/B/A Shellpoint Mortgage Servicing mcozzini@sternlav.com
Marie-Ann Greenberg	magecf@magtrustee.com
Rebecca Ann Solarz	on behalf of Creditor HomeBridge Financial Services Inc. rsolarz@kmlawgroup.com
Russell L. Low	on behalf of Debtor Maria C Cerda ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Sindi Mncina	on behalf of Creditor NewRez LLC D/B/A Shellpoint Mortgage Servicing smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7